

Information to identify the case:

Debtor 1	Daveon Eubanks	Social Security number or ITIN	xxx-xx-1449
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17588-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daveon Eubanks

8/11/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daveon Eubanks
 Debtor

Case No. 17-17588-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db +Daveon Eubanks, 321 Nicholas Drive, Riverside, NJ 08075-1353
 516767796 +Court of Common Pleas, 55 E. Court St., 6th Floor, Doylestown, PA 18901-4318
 516767798 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 516767801 +KML Law group, 701 Market St #500, Philadelphia, PA 19106-1538
 516767802 +Lakeview Loan Servicing, 4425 Ponce De Leon Blvd., Miami, FL 33146-1837
 516767805 +Mercantile Adjustment Bureau, 6341 Inducon Drive East, Sanborn, NY 14132-9016
 516767806 +Michael Eisenbrock, DDS, 3554 Hulmeville Rd., Suite 111, Bensalem, PA 19020-4366
 516767807 +Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2709
 516767800 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Infiniti Financial, 2901 KINWEST PKWY, Irving, TX 75063)
 516935222 +Natalie Eubanks, 202 Maple Ave., Irvington, NJ 07111-3423
 516767808 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 516767812 +Sara Fonseca, DDS, 509 S. Lenola Rd., Bldg 3A, Moorestown, NJ 08057-1561
 516937651 +State of NJ, Division of Revenue, PO Box 269, Trenton, NJ 08602-0269
 516767817 +Verizon, PO Box 5029, Wallingford, CT 06492-7529
 516767819 +Westgate Resorts, 7450 Sandlake Commons Blvd, Orlando, FL 32819-8033
 516767820 +Williams Family Law PC, 43 North Pine St., Doylestown, PA 18901-4332

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Aug 11 2017 23:08:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 11 2017 23:18:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 11 2017 23:18:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516767793 +EDI: AARGON.COM Aug 11 2017 23:08:00 Aargon Agency, 8668 SPRING MOUNTAIN RD,
 Las Vegas, NV 89117-4132
 516767794 +E-mail/Text: ACF-EBN@acf-inc.com Aug 11 2017 23:17:29 Atlantic Credit & Finance,
 2727 Franklin Road SW, Roanoke, VA 24014-1011
 516767795 +EDI: CAPITALONE.COM Aug 11 2017 23:08:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516767797 EDI: CRFRSTNA.COM Aug 11 2017 23:08:00 Credit First NA, PO Box 81083,
 Cleveland, OH 44181
 516767799 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 11 2017 23:18:25 Green Tree, PO Box 6172,
 Rapid City, SD 57709-6172
 516767803 E-mail/Text: camanagement@mtb.com Aug 11 2017 23:18:27 M&T Bank, PO Box 840,
 Buffalo, NY 14240
 516767804 +EDI: TSYS2.COM Aug 11 2017 23:08:00 Macy's DSNB, PO Box 8218, Mason, OH 45040-8218
 516767809 +EDI: AGFINANCE.COM Aug 11 2017 23:08:00 Onemain, 300 St.. Paul Place,
 Baltimore, MD 21202-2120
 516767810 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 11 2017 23:18:26 PECO, P.O. Box 8699,
 Philadelphia, PA 19101-8699
 516767811 EDI: PRA.COM Aug 11 2017 23:08:00 Portfolio Recovery, 120 Corporate Blvd.,
 Norfolk, VA 23502
 516767813 +EDI: RMSC.COM Aug 11 2017 23:08:00 SYNCB/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 516767814 +EDI: RMSC.COM Aug 11 2017 23:08:00 SYNCB/Walmart, PO Box 965005, Orlando, FL 32896-5005
 516768383 +EDI: RMSC.COM Aug 11 2017 23:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516767815 +EDI: WTRRN BANK.COM Aug 11 2017 23:08:00 Target National Bank, PO Box 660170,
 Dallas, TX 75266-0170
 516767816 +EDI: CITICORP.COM Aug 11 2017 23:08:00 The Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 516767818 +EDI: WFFC.COM Aug 11 2017 23:08:00 Wells Fargo Card Service, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 35

Date Rcvd: Aug 11, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Laurence R. Sheller on behalf of Debtor Daveon Eubanks laurence.sheller@gmail.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5